

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court**  
**District of Nevada**  
**Reno Division**

ELECTRONICALLY FILED BY  
 BELDING, HARRIS & PETRONI, LTD.

ON 2/6/09

In re JOHN E. MORROS TERESA M. MORROS,  
 Debtors

Case No. 09-50043

Chapter 7

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 1,050,000.00		
B - Personal Property	YES	3	\$ 137,002.80		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 1,592,326.64	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 105,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	36		\$ 9,251,373.23	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,640.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 4,940.76
TOTAL		49	\$ 1,187,002.80	\$ 10,948,699.87	

B6A (Official Form 6A) (12/07)

In re: JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
COMMERCIAL BUILDING LOCATED AT 145 ISIDOR CT. #C SPARKS, NV 89441	Fee Owner	J	\$ 250,000.00	\$ 466,000.00
RESIDENCE LOCATED AT 10 MAC ROAD SPARKS, NV 89436	Fee Owner	J	\$ 800,000.00	\$1,017,000.00
Total >			\$1,050,000.00	

(Report also on Summary of Schedules )

B6B (Official Form 6B) (12/07)

In re **JOHN E. MORROS TERESA M. MORROS**Case No. **09-50043**

Debtors

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America checking account #9537	J	133.69
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Clearstar Financial Credit Union checking account	J	5,869.11
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		MISC. HOUSEHOLD GOODS AND FURNISHINGS	J	7,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		MISC. BOOKS, PICTURES AND FAMILY KEEPSAKES	J	2,000.00
6. Wearing apparel.		MISC. USED CLOTHING	J	1,000.00
7. Furs and jewelry		WEDDING RINGS	J	7,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		51% STOCK OWNERSHIP IN J.E. MORROS CONSTRUCTION AND DEVELOPMENT	J	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **JOHN E. MORROS TERESA M. MORROS**Case No. **09-50043**

Debtors

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18 Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22 Patents, copyrights, and other intellectual property. Give particulars.	X			
23 Licenses, franchises, and other general intangibles. Give particulars.	X			
24 Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25 Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2004 GMAC 3500 TRUCK</b>		<b>18,000.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2005 GMAC YUKON DENALI</b>		<b>21,000.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2005 HOLDAY RAMBLER RV</b>		<b>75,000.00</b>
26 Boats, motors, and accessories	X			
27 Aircraft and accessories	X			
28 Office equipment, furnishings, and supplies.	X			
29 Machinery, fixtures, equipment and supplies used in business.	X			
30 Inventory	X			
31 Animals	X			
32 Crops - growing or harvested. Give particulars.	X			
33 Farming equipment and implements	X			
34 Farm supplies, chemicals, and feed	X			
35 Other personal property of any kind not already listed. Itemize.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<u>2</u> continuation sheets attached			Total	<b>\$ 137,002.80</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules )

B6E (Official Form 6E) (12/07)

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**1 continuation sheets attached**

B6C (Official Form 6C) (12/07)

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds  
\$136,875☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2004 GMAC 3500 TRUCK	NRS § 21.090(1)(f)	15,000.00	18,000.00
2005 GMAC YUKON DENALI	NRS § 21.090(1)(f)	15,000.00	21,000.00
2005 HOLIDAY RAMBLER RV	NRS § 21.090(1)(m)	0.00	75,000.00
MISC. BOOKS, PICTURES AND FAMILY KEEPSAKES	NRS § 21.090(1)(a)	2,000.00	2,000.00
	NRS § 21.090(1)(a)	2,000.00	
MISC. HOUSEHOLD GOODS AND FURNISHINGS	NRS § 21.090(1)(b)	7,000.00	7,000.00
MISC. USED CLOTHING	NRS § 21.090(1)(b)	1,000.00	1,000.00
WEDDING RINGS	NRS § 21.090(1)(b)	7,000.00	7,000.00

B6D (Official Form 6D) (12/07)

In re JOHN E. MORROS TERESA M. MORROSCase No. 09-50043

Debtors

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. AMERICAN GENERAL 660 E. PRATER WAY SPARKS, NV 89431	J	FIRST PRIORITY LIEN ON 2005 HOLIDAY RAMBLER RV VALUE \$75,000.00				53,036.84	0.00
ACCOUNT NO. CETUS 6121 LAKESIDE DR. RENO, NV 89511	J	First Lien on Residence COMMERCIAL BUILDING LOCATED AT 145 ISIDOR CT. #C SPARKS, NV 89441 VALUE \$250,000.00				466,000.00	216,000.00
ACCOUNT NO. 07-135 CETUS MORTGAGE 6121 LAKESIDE DRIVE #210 RENO, NV 89511	J	Second Lien on Residence RESIDENCE LOCATED AT 10 MAC ROAD SPARKS, NV 89436 VALUE \$800,000.00				435,000.00	60,000.00
ACCOUNT NO. GMAC P.O. BOX 1015 HORSHAM, PA 19044-8015	J	2004 GMC 3500 TRUCK VALUE \$18,000.00				10,528.95	0.00

1 continuation sheets attached

Subtotal >  
(Total of this page)Total >  
(Use only on last page)

\$ 964,565.79	\$ 276,000.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)



B6D (Official Form 6D) (12/07)- Cont.

In re JOHN E. MORROS TERESA M. MORROSCase No. 09-50043

Debtors

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. GMAC P.O. BOX 9001948 LOUISVILLE, KY 40290-1948	J	2005 YUKON DENALI VALUE \$21,000.00				20,784.35	0.00
ACCOUNT NO. H&E CONSTRUCTION 733 E. GLENDALE AVE. SPARKS, NV 89431	J	Statutory Lien MECHANIC'S LIEN RECORDED ON RESIDENCE LOCATED AT 10 MAC ROAD SPARKS, NV 89436 VALUE \$800,000.00				157,000.00	157,000.00
ACCOUNT NO. PETE & IRENE MORROS 1455 VIEW CREST DRIVE RENO, NV 89511	J	SECOND PRIORITY LIEN ON 2005 HOLIDAY RAMBLER RV VALUE \$75,000.00				24,976.50	3,013.34
ACCOUNT NO. 708-0199845314 WELLS FARGO MORTGAGE 3476 STATEVIEW BLVD. FORT MILL, SC 29715	J	First Lien on Residence RESIDENCE LOCATED AT 10 MAC ROAD SPARKS, NV 89436 VALUE \$800,000.00				425,000.00	0.00

Sheet no. 1 of 1 continuation  
sheets attached to Schedule of  
Creditors Holding Secured  
Claims

Subtotal >  
(Total of this page)

Total >  
(Use only on last page)

\$ 627,760.85	\$ 160,013.34
\$ 1,592,326.64	\$ 436,013.34

(Report also on Summary of Schedules)  
(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data )

B6E (Official Form 6E) (12/07)

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**1 continuation sheets attached**

B6E (Official Form 6E) (12/07) – Cont.

In re JOHN E. MORROS TERESA M. MORROSCase No. 09-50043

Debtors

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO  INTERNAL REVENUE SERVICE ROLLIN THORLEY, ESQ. STOP 5028 110 CITY PARKWAY LAS VEGAS, NV 89106		J	PAYROLL TAX LIABILITY FROM J.E. MORROS CONSTRUCTION				105,000.00	105,000.00	\$0.00

Sheet no 1 of 1 continuation sheets attached to Schedule of  
Creditors Holding Priority ClaimsSubtotals  
(Totals of this page)

\$ 105,000.00	\$ 105,000.00	\$ 0.00
\$ 105,000.00		
	\$ 105,000.00	\$ 0.00

Total  
(Use only on last page of the completed  
Schedule E. Report also on the Summary of  
Schedules )Total  
(Use only on last page of the completed  
Schedule E. If applicable, report also on the  
Statistical Summary of Certain Liabilities and  
Related Data )

B6F (Official Form 6F) (12/07)

In re JOHN E. MORROS TERESA M. MORROSCase No. 09-50043

Debtors

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO <b>40103</b>  <b>ABC FIRE &amp; CYLINDER</b> <b>1025 TELEGRAPH STREET</b> <b>RENO, NV 89502</b>	<b>J</b>	<b>GOODS/SERVICES</b>				<b>59.01</b>
ACCOUNT NO  <b>ABC SUPPLY</b> <b>P.O. BOX 848</b> <b>SAN JOSE, CA 95106-0848</b>		<b>CONTINGENT BUSINESS LIABILITY</b>				<b>4,329.82</b>
ACCOUNT NO  <b>ACME DRYWALL</b> <b>1417 KINGLET DRIVE</b> <b>SPARKS, NV 89441</b>		<b>CONTINGENT BUSINESS LIABILITY</b>				<b>43,901.92</b>
ACCOUNT NO  <b>AMERICAN EXPRESS</b> <b>P.O. BOX 001</b> <b>LOS ANGELES, CA 90096-0001</b>  <b>DEBT ALERT</b> <b>483 BRECKSVILLE ROAD</b> <b>P.O. BOX 539</b> <b>RICHFIELD, OH 44286</b>		<b>CONTINGENT BUSINESS LIABILITY</b>				<b>17,620.14</b>

35 Continuation sheets attached

Subtotal \$ **65,910.89**

Total \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROSCase No. 09-50043

Debtors

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO  AMIGO'S P.O. BOX 70731 RENO, NV 89507			CONTINGENT BUSINESS LIABILITY				2,275.00
ACCOUNT NO  ANDERSON HEATING 2578 S. CURRY STREET CARSON CITY, NV 89703			CONTINGENT BUSINESS LIABILITY				55,370.72
ACCOUNT NO  ARTHUR J. BAYER, JR. 10615 PROFESSIONAL CIRCLE SUITE 102 RENO, NV 89521			CONTINGENT BUSINESS LIABILITY				6,401.56
ACCOUNT NO <b>253843</b>  ASSOCIATED ANESTHESIOLOGISTS 300 S. ARLINGTON AVE RENO, NV 89501		<b>J</b>	GOODS/SERVICES				139.10
ACCOUNT NO  AT&T P.O. BOX 989045 WEST SACRAMENTO, CA 95798-9045			CONTINGENT BUSINESS LIABILITY				493.22

Sheet no. 1 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **64,679.60**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROSCase No. 09-50043

Debtors

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO		HOA DUES				11,645.00
AUTUMN TRAILS HOA C/O CAMCO 2240 MERIDIAN BLVD. #D MINDEN, NV 89423						
ACCOUNT NO	J	POTENTIAL CONTINGENT BUSINESS LIABILITY	X	X	X	1.00
BARING, JEFF AND THERWANA 600 HAY BALE DRIVE SPARKS, NV 89436						
ACCOUNT NO 681706-00-599792-7	J	GOODS/SERVICES				14,070.53
BENEFICIAL 1320A E. PLUMB LN. RENO, NV 89502						
ACCOUNT NO		CONTINGENT BUSINESS LIABILITY				1,672.50
BROOKE, JAMES R. 3435 SKYLINE BLVD. RENO, NV 89509						
ACCOUNT NO 8845279	J	GOODS/SERVICES				1,155.36
CAPITAL MEDICAL CENTER C/O WEST ASSET MANAGEMENT, INC. P.O. BOX 790113 ST. LOUIS, MO 63179-0113						

Sheet no 2 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal &gt; \$ 28,544.39

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO <b>4115-0770-1973-8949</b>		<b>J</b>	<b>GOODS/SERVICES</b>				<b>446.16</b>
<b>CAPITAL ONE</b> <b>P.O. BOX 60599</b> <b>CITY OF INDUSTRY, CA 91716-0599</b>							
ACCOUNT NO <b>4121-7416-5695-7664</b>		<b>J</b>	<b>GOODS/SERVICES</b>				<b>4,346.73</b>
<b>CAPITAL ONE</b> <b>P.O. BOX 60599</b> <b>CITY OF INDUSTRY, CA 91716-0599</b>							
ACCOUNT NO <b>5178-0522-8094-2752</b>		<b>J</b>	<b>GOODS/SERVICES</b>				<b>3,221.98</b>
<b>CAPITAL ONE</b> <b>P.O. BOX 60599</b> <b>CITY OF INDUSTRY, CA 91716-0599</b>							
ACCOUNT NO <b>4791-2415-4927-5290</b>		<b>J</b>	<b>GOODS/SERVICES</b>				<b>578.25</b>
<b>CAPITAL ONE</b> <b>P.O. BOX 60599</b> <b>CITY OF INDUSTRY, CA 91716-0599</b>							
ACCOUNT NO <b>4121-7416-1368-7958</b>		<b>J</b>	<b>GOODS/SERVICES</b>				<b>1,210.78</b>
<b>CAPITAL ONE</b> <b>P.O. BOX 60599</b> <b>CITY OF INDUSTRY, CA 91716-0599</b>							

Sheet no. 3 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>9,803.90</b>
Total >	\$	

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROSCase No. 09-50043

Debtors

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO <b>4115-0770-0905-1725</b> <b>CAPITAL ONE</b> <b>P.O. BOX 60599</b> <b>CITY OF INDUSTRY, CA 91716-0599</b>	<b>J</b>	GOODS/SERVICES				<b>450.28</b>
ACCOUNT NO <b>6019-1803-90676860</b> <b>CARE CREDIT G.E. MONEY</b> <b>P.O. BOX 960061</b> <b>ORLANDO, FL 32896-0061</b>	<b>J</b>	GOODS/SERVICES				<b>5,317.82</b>
ACCOUNT NO <b>CARL'S BLUE PRINTING</b> <b>450 SUNSHINE LANE</b> <b>RENO, NV 89502</b>		CONTINGENT BUSINESS LIABILITY				<b>370.21</b>
ACCOUNT NO <b>CARVEL PAINTING</b> <b>10580 N. MCCARRAN BLVD.</b> <b>#115-425</b> <b>RENO, NV 89503</b>		CONTINGENT BUSINESS LIABILITY				<b>4,895.00</b>
ACCOUNT NO <b>CASHMAN EQUIPMENT</b> <b>FILE #56751</b> <b>LOS ANGELES, CA 90074-6751</b>		CONTINGENT BUSINESS LIABILITY				<b>8,801.84</b>

Sheet no. 4 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>19,835.15</b>
Total >	\$	

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)



B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO		CONTINGENT BUSINESS LIABILITY				22,277.57
CEMEX P.O. BOX 30710 SAN FRANCISCO, CA 94160-0710						
ACCOUNT NO 06-58	J	POTENTIAL LEGAL ACTION REGARDING L-35/445 HAY BALE DR. CONTINGENT BUSINESS LIABILITY				400,000.00
CETUS MORTGAGE 6121 LAKESIDE DRIVE #210 RENO, NV 89511						
ACCOUNT NO 07-114	J	POTENTIAL LEGAL ACTION REGARDING 300 EL MOLINO CONTINGENT BUSINESS LIABILITY				110,000.00
CETUS MORTGAGE 6121 LAKESIDE DRIVE #210 RENO, NV 89511						
ACCOUNT NO 08-112	J	POTENTIAL LEGAL ACTION REGARDING 7826 ALCANDRE CT. CONTINGENT BUSINESS LIABILITY				250,000.00
CETUS MORTGAGE 6121 LAKESIDE DRIVE #210 RENO, NV 89511						
ACCOUNT NO 07-01	J	POTENTIAL LEGAL ACTION REGARDING L-38/475 HAY BALE DR. CONTINGENT BUSINESS LIABILITY				415,000.00
CETUS MORTGAGE 6121 LAKESIDE DRIVE #210 RENO, NV 89511						

Sheet no. 5 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal &gt; \$ 1,197,277.57

Total &gt;

\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO <b>07-17</b> <b>CETUS MORTGAGE</b> <b>6121 LAKESIDE DRIVE #210</b> <b>RENO, NV 89511</b>	<b>J</b>	POTENTIAL LEGAL ACTION REGARDING I-117/575 HAY BALE CT. CONTINGENT BUSINESS LIABILITY				490,000.00
ACCOUNT NO <b>07-10</b> <b>CETUS MORTGAGE</b> <b>6121 LAKESIDE DRIVE #210</b> <b>RENO, NV 89511</b>	<b>J</b>	POTENTIAL LEGAL ACTION REGARDING 3240 PERLA CT. CONTINGENT BUSINESS LIABILITY				357,000.00
ACCOUNT NO <b>07-18</b> <b>CETUS MORTGAGE</b> <b>6121 LAKESIDE DRIVE #210</b> <b>RENO, NV 89511</b>	<b>J</b>	POTENTIAL LEGAL ACTION REGARDING L-118/565 HAY BALE CT. CONTINGENT BUSINESS LIABILITY				400,000.00
ACCOUNT NO <b>08-08</b> <b>CETUS MORTGAGE</b> <b>6121 LAKESIDE DRIVE #210</b> <b>RENO, NV 89511</b>	<b>J</b>	POTENTIAL LEGAL ACTION REGARDING L-42/535 HAY BALE DR. CONTINGENT BUSINESS LIABILITY				445,000.00
ACCOUNT NO <b>07-22</b> <b>CETUS MORTGAGE</b> <b>6121 LAKESIDE DRIVE #210</b> <b>RENO, NV 89511</b>	<b>J</b>	POTENTIAL LEGAL ACTION REGARDING L-116/585 HAY BALE CT. CONTINGENT BUSINESS LIABILITY				380,000.00

Sheet no 6 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **2,072,000.00**

Total &gt;

\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **JOHN E. MORROS TERESA M. MORROS**Case No. **09-50043**

Debtors

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO <b>07-32</b>  <b>CETUS MORTGAGE</b> <b>6121 LAKESIDE DRIVE #210</b> <b>RENO, NV 89511</b>		<b>J</b>	<b>POTENTIAL LEGAL ACTION REGARDING L-115/595 HAY BALE CT. CONTINGENT BUSINESS LIABILITY</b>				<b>380,000.00</b>
ACCOUNT NO <b>07-23</b>  <b>CETUS MORTGAGE</b> <b>6121 LAKESIDE DRIVE #210</b> <b>RENO, NV 89511</b>		<b>J</b>	<b>POTENTIAL LEGAL ACTION REGARDING L-113/114 HAY BALE CT. CONTINGENT BUSINESS LIABILITY</b>				<b>291,000.00</b>
ACCOUNT NO <b>07-39</b>  <b>CETUS MORTGAGE</b> <b>6121 LAKESIDE DRIVE #210</b> <b>RENO, NV 89511</b>		<b>J</b>	<b>POTENTIAL LEGAL ACTION REGARDING L-111/590 HAY BALE CT. CONTINGENT BUSINESS LIABILITY</b>				<b>435,000.00</b>
ACCOUNT NO <b>06-53</b>  <b>CETUS MORTGAGE</b> <b>6121 LAKESIDE DRIVE #210</b> <b>RENO, NV 89511</b>		<b>J</b>	<b>POTENTIAL LEGAL ACTION REGARDING L-106/540 HAY BALE DR. CONTINGENT BUSINESS LIABILITY</b>				<b>410,000.00</b>
ACCOUNT NO <b>06-16</b>  <b>CETUS MORTGAGE</b> <b>6121 LAKESIDE DRIVE #210</b> <b>RENO, NV 89511</b>		<b>J</b>	<b>POTENTIAL LEGAL ACTION REGARDING L-44/520 HAY BALE DR. CONTINGENT LEGAL ACTIONN</b>				<b>425,000.00</b>

Sheet no. 7 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **1,941,000.00**

Total &gt;

\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO <b>06-46</b>  <b>CETUS MORTGAGE</b> <b>6121 LAKESIDE DRIVE #210</b> <b>RENO, NV 89511</b>	<b>J</b>	POTENTIAL LEGAL ACTION REGARDING L-52/440 HAY BALE DR. CONTINGENT BUSINESS LIABILITY				<b>452,000.00</b>
ACCOUNT NO <b>07-163</b>  <b>CETUS MORTGAGE</b> <b>6121 LAKESIDE DRIVE #210</b> <b>RENO, NV 89511</b>	<b>J</b>	POTENTIAL LEGAL ACTION REGARDING L-105/545 HAY BALE DR. CONTINGENT BUSINESS LIABILITY				<b>435,000.00</b>
ACCOUNT NO <b>06-54</b>  <b>CETUS MORTGAGE</b> <b>6121 LAKESIDE DRIVE #210</b> <b>RENO, NV 89511</b>	<b>J</b>	POTENTIAL LEGAL ACTION REGARDING L-107/550 HAY BALE CT. CONTINGENT BUSINESS LIABILITY				<b>430,000.00</b>
ACCOUNT NO <b>08-07</b>  <b>CETUS MORTGAGE</b> <b>6121 LAKESIDE DRIVE #210</b> <b>RENO, NV 89511</b>	<b>J</b>	POTENTIAL LEGAL ACTION REGARDING L-109/570 HAY BALE CT. CONTINGENT BUSINESS LIABILITY				<b>435,000.00</b>
ACCOUNT NO <b>07-31</b>  <b>CETUS MORTGAGE</b> <b>6121 LAKESIDE DRIVE #210</b> <b>RENO, NV 89511</b>	<b>J</b>	POTENTIAL LEGAL ACTION REGARDING L-110/580 HAY BALE CT. CONTINGENT BUSINESS LIABILITY				<b>425,000.00</b>

Sheet no 8 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **2,177,000.00**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO <b>139-224-935</b>  <b>CHADWICK'S</b> <b>P.O. BOX 659728</b> <b>SAN ANTONIO, TX 78265-9728</b>	<b>J</b>	<b>GOODS/SERVICES</b>				<b>280.07</b>
ACCOUNT NO <b>4619</b>  <b>CITI MID PRIME BUSINESS CARD</b> <b>C/O PRO CONSULTING SERVICES</b> <b>P.O. BOX 66768</b> <b>HOUSTON, TX 77266-6768</b>	<b>J</b>	<b>GOODS/SERVICES</b>				<b>28,260.30</b>
ACCOUNT NO  <b>CITIBANK</b> <b>P.O. BOX 6417</b> <b>THE LAKES, NV 88901-6417</b>  <b>CLIENT SERVICES</b> <b>3451 HARRY TRUMAN BLVD.</b> <b>ST. CHARLES, MO 63301-4047</b>		<b>CONTINGENT BUSINESS LIABILITY</b>				<b>28,260.30</b>
ACCOUNT NO  <b>CITIBANK BUSINESS</b> <b>P.O. BOX 44180</b> <b>JACKSONVILLE, FL 32231-4180</b>  <b>NCO FINANCIAL</b> <b>507 PRUDENTIAL ROAD</b> <b>HORSHAM, PA 19044</b>  <b>PRO CONSULTING SERVICES, INC.</b> <b>P.O. BOX 66768</b> <b>HOUSTON, TX 77266-6768</b>		<b>CONTINGENT BUSINESS LIABILITY</b>				<b>27,856.19</b>

Sheet no. 9 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **84,656.86**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO <b>8800</b>  <b>CITICORP CREDIT</b> <b>C/O JEFFREY G. SLOANE</b> <b>8985 S. EASTERN AVE. #200</b> <b>LAS VEGAS, NV 89123</b>	<b>J</b>	<b>GOODS/SERVICES</b>				<b>28,553.16</b>
ACCOUNT NO  <b>CNH CAPITAL</b> <b>P.O. BOX 1083</b> <b>EVANSVILLE, IN 47706-1083</b>		<b>CONTINGENT BUSINESS LIABILITY</b>				<b>2,180.31</b>
ACCOUNT NO  <b>COAN EQUIPMENT</b> <b>580 SPICE ISLAND COURT</b> <b>SAPRKS, NV 89431</b>		<b>CONTINGENT BUSINESS LIABILITY</b>				<b>1,174.01</b>
ACCOUNT NO  <b>COUNTRY DOOR</b> <b>1112 7th AVENUE</b> <b>MONROE, WI 53566-1364</b>		<b>CONTINGENT BUSINESS LIABILITY</b>				<b>788.04</b>
ACCOUNT NO  <b>CRANDALL, JOE AND FONDA</b> <b>610 VALLE VERDE</b> <b>SPARKS, NV 89436</b>	<b>J</b>	<b>POTENTIAL CONTINGENT BUSINESS LIABILITY</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>1.00</b>

Sheet no. 10 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **32,696.52**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO			CONTINGENT BUSINESS LIABILITY				16,784.50
CREATIVE TOUCH INTERIOR 650 INNOVATION DRIVE SUITE C RENO, NV 89511							
ACCOUNT NO			CONTINGENT BUSINESS LIABILITY				1,160.00
D & D OVERHEAD DOOR 8521 WHITE FIR STREET #C-6 RENO, NV 89523							
ACCOUNT NO			CONTINGENT BUSINESS LIABILITY				4,451.95
DELL FINANCIAL P.O. BOX 5292 CAROL STREAM, IL 60197-5292							
			CONTINGENT BUSINESS LIABILITY				972.00
VALENTINE & KEBARTAS, INC. P.O. BOX 325 LAWRENCE, MA 01842							
ACCOUNT NO							
DEMOLSKI STONE WORKS P.O. BOX 2469 RENO, NV 89504							

Sheet no. 11 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **23,368.45**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)



B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROSCase No. 09-50043

Debtors

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO		J	POTENTIAL CONTINGENT BUSINESS LIABILITY	X	X	X	1.00
DERRICO, AL AND KATHY 500 HAY BALE DRIVE SPARKS, NV 89436							
ACCOUNT NO 048572-000			UTILITIES				166.84
DIRECTOR OF FINANCE CITY OF SPARKS P.O. BOX 857 SPARKS, NV 89432-0857							
ACCOUNT NO			CONTINGENT BUSINESS LIABILITY				7,730.40
DOUTRE ELECTRIC 18 WILD CAT SPRINGS COURT SPARKS, NV 89436							
ACCOUNT NO		J	GOODS/SERVICES				12,705.06
EASTLAND HILLS APARTMENTS APT. #1413 455 S. MOORLAND RD., #301 BROOKFIELD, WI 53201							
ACCOUNT NO			CONTINGENT BUSINESS LIABILITY				124.00
EMPLOYER'S INSURANCE GROUP P.O. BOX 52787 PHOENIX, AZ 85072-2787							

Sheet no 12 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ 20,727.30
Total >	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)



B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROSCase No. 09-50043

Debtors

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO <b>10570</b>  <b>ENDOCRINE ASSOC. 540 W. PLUMB LN., 2ND FL. RENO, NV 89509</b>	<b>J</b>	<b>GOODS/SERVICES</b>				<b>80.00</b>
ACCOUNT NO  <b>F. RODGER'S INSULATION 2080 BRIERLEY WAY #102 SPARKS, NV 89434</b>		<b>CONTINGENT BUSINESS LIABILITY</b>				<b>33,985.00</b>
ACCOUNT NO  <b>FIREPLACE DISTRIBUTORS 8521 WHITE FIR STREET #C-6 RENO, NV 89523</b>		<b>CONTINGENT BUSINESS LIABILITY</b>				<b>4,072.86</b>
ACCOUNT NO <b>5178-0078-9602-6739</b>  <b>FIRST PREMIER BANK P.O. BOX 5519 SIOUX FALLS, SD 57117-5519</b>	<b>J</b>	<b>GOODS/SERVICES</b>				<b>389.35</b>
ACCOUNT NO  <b>FLEET HEATING &amp; AIR, INC. P.O. BOX 51300 SPARKS, NV 89435</b>		<b>CONTINGENT BUSINESS LIABILITY</b>				<b>28,871.04</b>

Sheet no 13 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **67,398.25**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO							13,291.00
GALE BUILDING 325 E. NUGGET AVE. #105 SPARKS, NV 89431			CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO 129872		J					196.67
GASTROENTEROLOGY CONSULTANTS, LTD. P.O. BOX 53055 PHOENIX, AZ 85072			GOODS/SERVICES				
ACCOUNT NO 8065		J					1.00
GE MONEY BANK P.O. BOX 530912 ATLANTA, GA 30353-0912			GOODS/SERVICES				
ACCOUNT NO 35063		J					186.35
GENERAL & VASCULAR ASSOC. 1500 E. 2ND ST., #206 RENO, NV 89502-1198			GOODS/SERVICES				
ACCOUNT NO							264.68
GINNY'S 1112 7TH AVENUE MONROE, WI 53566-1364			CONTINGENT BUSINESS LIABILITY				

Sheet no 14 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal &gt; \$ 13,939.70

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROSCase No. 09-50043

Debtors

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO <b>5850607-01</b> <b>GOLD CROSS AMBULANCE</b> <b>P.O. BOX 27768</b> <b>SALT LAKE CITY, UT 84127-0768</b>	<b>J</b>	<b>GOODS/SERVICES</b>				<b>1957..10</b>
ACCOUNT NO <b>14993</b> <b>GOMEZ KOZAR MCELREATH &amp; SMITH</b> <b>75 PRINGLE WAY, #1002</b> <b>RENO, NV 89502-1475</b>	<b>J</b>	<b>GOODS/SERVICES</b>				<b>257.17</b>
ACCOUNT NO <b>51-359666</b> <b>GREAT AMERICAN LEASING CORP.</b> <b>C/O KRAMER &amp; ASSOCIATES</b> <b>433 HACKENSACK AVE. 2ND FL.</b> <b>HACKENSACK, NJ 07601</b>	<b>J</b>	<b>GOODS/SERVICES</b>				<b>17,052.10</b>
ACCOUNT NO <b>860051-1</b> <b>GREATER NEVADA CREDIT UNION</b> <b>451 EAGLE STATION LN.</b> <b>P.O. BOX 2128</b> <b>CARSON CITY, NV 89702-2128</b>	<b>J</b>	<b>REMAINING BALANCE ON CAR RETURNED TO CREDITOR</b>				<b>13,057.63</b>
ACCOUNT NO <b>H &amp; E CONSTRUCTION</b> <b>733 E. GLENDALE AVE.</b> <b>SPARKS, NV 89431</b>		<b>CONTINGENT BUSINESS LIABILITY (PARTIALLY DISPUTED)</b>			<b>X</b>	<b>357,317.14</b>

Sheet no. 15 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **387,684.04**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO				X	X	X	1.00
HUBBARD, LES AND GLENDA 320 AVENIDA SERENA SPARKS, NV 89436			POTENTIAL CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO 107-550767260		J					220.54
INTERMOUNTAIN HEALTH CARE P.O. BOX 410400 SALT LAKE CITY, UT 84141-0400			GOODS/SERVICES				
ACCOUNT NO 154-22588313		J					15,767.25
INTERMOUNTAIN MEDICAL CTR 5121 S. COTTONWOOD STREET MURRAY, UT 84157			GOODS/SERVICES				
ACCOUNT NO 154-22545016		J					133,964.73
INTERMOUNTAIN MEDICAL CTR 5121 S. COTTONWOOD STREET MURRAY, UT 84157			GOODS/SERVICES				
ACCOUNT NO							15,255.40
J & L WINDOWS 350 GRET STREET SPARKS, NV 89431			CONTINGENT BUSINESS LIABILITY				

Sheet no 16 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal \$ 165,208.92

Total \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO <b>54505/36540</b>  <b>J.K.M. CREDIT SERVICES</b> <b>P.O. BOX 38</b> <b>DRUMS, PA 18222-0038</b>	<b>J</b>	<b>RE: SCHNEIDER SADDLE CO.</b>				<b>387.26</b>
ACCOUNT NO  <b>JIMENEZ, ROBERTO</b> <b>ADDRESS UNKNOWN</b> <b>ADDRESS UNKNOWN</b>		<b>CONTINGENT BUSINESS LIABILITY</b>				<b>3,248.00</b>
ACCOUNT NO  <b>KDJ COMPANY</b> <b>P.O. BOX 1545</b> <b>SPARKS, NV 89434</b>		<b>CONTINGENT BUSINESS LIABILITY</b>				<b>1,392.01</b>
ACCOUNT NO  <b>KELLY MOORE PAINT</b> <b>2175 MARKET STREET #A</b> <b>RENO, NV 89502</b>		<b>CONTINGENT BUSINESS LIABILITY</b>				<b>2,599.99</b>
ACCOUNT NO  <b>KOTSIOS, MARK AND JEANNE</b> <b>485 HAY BALE DRIVE</b> <b>SPARKS, NV 89436</b>	<b>J</b>	<b>POTENTIAL CONTINGENT BUSINESS LIABILITY</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>1.00</b>

Sheet no 17 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **7,628.96**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROSCase No. 09-50043

Debtors

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO							112.00
LABOR FINDERS P.O. BOX 3817 RENO, NV 89505-3817			CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO <b>MORJO090</b>		<b>J</b>					59.75
LARRY GARDNER, M.D. 236 W. 6TH ST., #205 RENO, NV 89503			GOODS/SERVICES				
ACCOUNT NO							19,782.87
LAUFEN TILE 5182 PAYSPIRE CIRCLE CHICAGO, IL 60674			CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO		<b>J</b>		<b>X</b>	<b>X</b>	<b>X</b>	1.00
LEE, WYMAN AND STACY 455 HAY BALE DRIVE SPARKS, NV 89436			POTENTIAL CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO <b>45009154985-0</b>		<b>J</b>					558.66
MACY'S P.O. BOX 6938 THE LAKES, NV 88901-9100			GOODS/SERVICES				

Sheet no. 18 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **20,514.28**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO		J	POTENTIAL CONTINGENT BUSINESS LIABILITY	X	X	X	1.00
MARSHALL, ROBERT AND JENNIFER 495 HAY BALE DRIVE SPARKS, NV 89436							
ACCOUNT NO		J	POTENTIAL CONTINGENT BUSINESS LIABILITY	X	X	X	1.00
MCCREARY, MICHAEL AND GINA 711 ENCANTO DRIVE SPARKS, NV 89436							
ACCOUNT NO			CONTINGENT BUSINESS LIABILITY				103.90
MCI P.O. BOX 371838 PITTSBURGH, PA 15250-7838							
ACCOUNT NO			CONTINGENT BUSINESS LIABILITY				5,500.00
McKAY DRILLING 2290 PIONEER DRIVE RENO, NV 89509-5154							
ACCOUNT NO	2810	J	GOODS/SERVICES				1,181.07
MCKAY DRILLING, INC. 2290 PIONEER DR. RENO, NV 89509-5154							

Sheet no. 19 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **6,786.97**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO							2,129.18
McKINNIES EQUIPMENT 3700 CRAZY HORSE ROAD RENO, NV 89510			CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO 165774		J					251.84
MEDSCHOOL ASSOCIATES - NORTH P.O. BOX 2350 RENO, NV 89505			GOODS/SERVICES				
ACCOUNT NO							56,412.41
MEEKS LUMBER P.O. BOX 255749 SACRAMENTO, CA 95865-5479			CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO 828977326110		J					277.76
MERCHANT'S CREDIT GUIDE 223 W. JACKSON BLVD. CHICAGO, IL 60606			GOODS/SERVICES				
ACCOUNT NO 91063340978		J					2,085.13
MERVYN'S P.O. BOX 960013 ORLANDO, FL 32896-0013			GOODS/SERVICES				

Sheet no 20 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **61,156.32**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)



B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO							42,000.00
MORROS, JOHN & TERESA 10 MAC ROAD SPARKS, NV 89436			RENT REIMBURSEMENT CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO							269,412.96
MORROS, JOHN & TERESA 10 MAC ROAD SPARKS, NV 89436			LOANS CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO							44,500.00
MORROS, PETE & IRENE 1455 VIEW CREST COURT RENO, NV 89511			NOTE CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO							81.60
3011221-QMMVS MOUNTAIN MEDICAL PHYSICIAN SPEC. P.O. BOX 29684 PHOENIX, AZ 85038		J	GOODS/SERVICES				
ACCOUNT NO							8,500.51
3119 NATIONAL CITY P.O. BOX 856176 LOUISVILLE, KY 40285-6176		J	GOODS/SERVICES				

Sheet no. 21 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **364,495.07**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO	X					1,494.86
NATIONWIDE FUNDING, LLC (PAWNEE LEASING) 390 W. ADAMS #510 CHICAGO, IL 60606		UNSECURED DEFICIENCY ON LEASE FOR NEW HOLLAND LOADER, LANDPRIDE BOXSCRAPER AND KAWASAKI MULE CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO	X					6,240.27
NATIONWIDE FUNDING, LLC (FINANCIAL PACIFIC) 3455 S. 344TH WAY P.O. BOX 4568 FEDERAL WAY, WA 98063		UNSECURED DEFICIENCY ON LEASE FOR TRAILERMAX TRAILER, NEW HOLLAND TRACTOR AND NEW HOLLAND BACKHOE CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO 08-7346	J					15,873.45
NATIVE AMERICAN AIR AMBULANCE P.O.B OX 98319 PHOENIX, AZ 85038-0319		GOODS/SERVICES				
ACCOUNT NO						5,740.66
NEVADA DOOR 958 SPICE ISLAND DRIVE SPARKS, NV 89431		CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO						1,225.00
NORTHERN NEVADA CONSTRUCTION 4865 JOULE STREET #C7 RENO, NV 89502		CONTINGENT BUSINESS LIABILITY				

Sheet no. 22 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **30,574.24**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO <b>91-3106404423</b>	<b>J</b>	<b>GOODS/SERVICES</b>				<b>940.77</b>
<b>NORTHERN NEVADA EMERG. PHY. C/O NATIONAL BUSINESS FACTORS 969 MICA DR. CARSON CITY, NV 89705-7170</b>						
ACCOUNT NO <b>91-3106775350</b>	<b>J</b>	<b>GOODS/SERVICES</b>				<b>958.29</b>
<b>NORTHERN NEVADA EMERG. PHY. C/O NATIONAL BUSINESS FACTORS 969 MICA DR. CARSON CITY, NV 89705-7170</b>						
ACCOUNT NO <b>4097</b>	<b>J</b>	<b>GOODS/SERVICES</b>				<b>2,430.02</b>
<b>NORTHLAND GROUP INC. C/O CITIBANK P.O. BOX 390905 EDNA, MN 55439</b>						
ACCOUNT NO		<b>CONTINGENT BUSINESS LIABILITY</b>				<b>2,800.00</b>
<b>ODERIC CONSTRUCTION P.O. BOX 945 SPARKS, NV 89432-0945</b>						
ACCOUNT NO <b>42333</b>	<b>J</b>	<b>BOND CLAIMS</b>				<b>12,705.06</b>
<b>OLD REPUBLIC 445 S. MORROLAND RD #301 BROOKFIELD, WI 53201</b>						

Sheet no 23 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>19,834.14</b>
Total >	\$	

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO				X	X		1.00
OLD REPUBLIC SURETY COMPANY 445 S. MOORLAND ROAD SUITE 301 BROOKFIELD, WI 53005			POTENTIAL CLAIMS AGAINST BOND CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO 87827-1		J					1,144.84
OLYMPIA ORTHOPEDIC ASSOC. P.O. BOX 69667 SEATTLE, WA 98168-9667			GOODS/SERVICES				
ACCOUNT NO 117658		J					41.44
OLYMPIA ORTHOPEDIC ASSOC. P.O. BOX 368 OLYMPIA, WA 98507-0368			GOODS/SERVICES				
ACCOUNT NO		J					368.06
ORCHARD BANK P.O. BOX 60102 CITY OF INDUSTRY, CA 91716-0102			GOODS/SERVICES				
ACCOUNT NO							190,000.00
PG MORROS, INC. 1455 VIEW CREST COURT RENO, NV 89511			LOAN CONTINGENT BUSINESS LIABILITY				

Sheet no. 24 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal &gt; \$ 191,555.34

Total &gt;

\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROSCase No. 09-50043

Debtors

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO <b>15493-9679838</b>  <b>PHYSICIANS BILLING CENTER</b> <b>P.O. BOX 79052</b> <b>PHOENIX, AZ 85062-0952</b>		<b>J</b>	<b>GOODS/SERVICES</b>				<b>228.55</b>
ACCOUNT NO  <b>PRECIADO, JOHN AND MARIKAY</b> <b>411 METKOVICH</b> <b>SPARKS, NV 89436</b>		<b>J</b>	<b>POTENTIAL CONTINGENT BUSINESS LIABILITY</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>1.00</b>
ACCOUNT NO  <b>PRECISION PLUMBING</b> <b>510 S. ROCK BLVD.</b> <b>SPARKS, NV 89431</b>			<b>CONTINGENT BUSINESS LIABILITY</b>				<b>24,911.50</b>
ACCOUNT NO <b>2170</b>  <b>PREMIERE SURGICAL SPEC.</b> <b>6554 S. MCCARRAN BLVD., #B</b> <b>RENO, NV 89509-6149</b>		<b>J</b>	<b>GOODS/SERVICES</b>				<b>113.16</b>
ACCOUNT NO <b>70944</b>  <b>PULMONARY MEDICINE ASSOC.</b> <b>236 W. 6TH ST., #100</b> <b>RENO, NV 89503</b>		<b>J</b>	<b>GOODS/SERVICES</b>				<b>92.31</b>

Sheet no. 25 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **25,346.52**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO						1,226.69
R.T. DONAVAN 11600 PYRAMID LAKE HIGHWAY SPARKS, NV 89441		CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO 129872	J					921.11
RENO ENDOSCOPY CENTER, LLC. P.O. BOX 53056 PHOENIX, AZ 85072		GOODS/SERVICES				
ACCOUNT NO QRRAC-34192	J					241.12
RENO RADIOLOGICAL ASSOC. P.O. BOX 30034 RENO, NV 89520-3034		GOODS/SERVICES				
ACCOUNT NO 2102522105	J					1,031.30
RENOWN HEALTH 1155 MILL ST. RENO, NV 89502		GOODS/SERVICES				
ACCOUNT NO 002102511900	J					602.79
RENOWN HEALTH FILE 50000 LOS ANGELES, CA 90074-0000		GOODS/SERVICES				

Sheet no 26 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal &gt; \$ 4,023.01

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **JOHN E. MORROS TERESA M. MORROS**Case No. **09-50043**

Debtors

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO <b>3106404423</b>  <b>RENOWN HEALTH</b> <b>C/O UNITED COLLECTION BUREAU</b> <b>5620 SOUTHWYCK BLVD., #206</b> <b>TOLEDO, OH 45614</b>		<b>J</b>	<b>GOODS/SERVICES</b>				<b>1,188.00</b>
ACCOUNT NO <b>00316775350</b>  <b>RENOWN HEALTH</b> <b>FILE 50000</b> <b>LOS ANGELES, CA 90074-0000</b>		<b>J</b>	<b>GOODS/SERVICES</b>				<b>1,722.49</b>
ACCOUNT NO <b>002102506876</b>  <b>RENOWN HEALTH</b> <b>FILE 50000</b> <b>LOS ANGELES, CA 90074-0000</b>		<b>J</b>	<b>GOODS/SERVICES</b>				<b>602.79</b>
ACCOUNT NO <b>810828996</b>  <b>RENOWN SOUTH MEADOWS</b> <b>OUTPATIENT REHAB</b> <b>50 KIRMAN #100</b> <b>RENO, NV 89509</b>		<b>J</b>	<b>GOODS/SERVICES</b>				<b>1,800.00</b>
ACCOUNT NO  <b>ROSE, SCOTT AND LISA</b> <b>67 MARILYN MAE DRIVE</b> <b>SPARKS, NV 89436</b>		<b>J</b>	<b>POTENTIAL CONTINGENT BUSINESS LIABILITY</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>1.00</b>

Sheet no. 27 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **5,314.28**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO						845.19
SANI-HUT COMPANY P.O. BOX 7455 RENO, NV 89510-7455		CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO 0766	J					5,116.35
SEARS P.O. BOX 6283 SIOUX FALLS, SD 57117-6283		GOODS/SERVICES				
ACCOUNT NO						2,086.50
SEVENTH AVE. MERCHANTS GUIDE 233 W. JACKSON BLVD. CHICAGO, IL 60606		CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO 19348	J					275.40
SIERRA ANESTHESA 615 SIERRA ROSE DR. RENO, NV 89511-4009		GOODS/SERVICES				
ACCOUNT NO						3,231.30
SIERRA PACIFIC POWER CO. P.O. BOX 10100 6100 NEIL ROAD RENO, NV 89520		UTILITY SERVICE CONTINGENT BUSINESS LIABILITY				

Sheet no 28 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal &gt; \$ 11,554.74

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)



B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROSCase No. 09-50043

Debtors

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO <b>MORTE003</b>		<b>J</b>	<b>GOODS/SERVICES</b>				<b>152.49</b>
<b>SIERRA PATHOLOGY ASSSOC. P.O. BOX 3947 RENO, NV 89505</b>							
ACCOUNT NO			<b>CONTINGENT BUSINESS LIABILITY</b>				<b>1,360.00</b>
<b>SIERRA RESTROOMS 695 FERRARI-MCLEOD DRIVE RENO, NV 89512</b>							
ACCOUNT NO			<b>CONTINGENT BUSINESS LIABILITY</b>				<b>32,150.00</b>
<b>SIERRA TRUSS 85 INDUSTRIAL PARKWAY CARSON CITY, NV 89706</b>							
ACCOUNT NO			<b>HOA DUES CONTINGENT BUSINESS LIABILITY</b>				<b>2,164.48</b>
<b>SPANISH SPRINGS VALLEY RANCH C/O ALESSI TRUSTEE CORP. 9500 W. FLAMINGO ROAD #100 LAS VEGAS, NV 89147</b>							
ACCOUNT NO <b>90907692</b>		<b>J</b>	<b>GOODS/SERVICES</b>				<b>3,500.00</b>
<b>ST. JOSEPH HOSPITAL &amp; MEDICAL P.O. BOX 33349 PHOENIX, AZ 85067</b>							

Sheet no 29 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **39,326.97**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **JOHN E. MORROS TERESA M. MORROS**Case No. **09-50043**

Debtors

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO  STATE CONTRACTOR'S BOARD REF IIC #29571A 9670 GATEWAY DR., #100 RENO, NV 89521		J	CONTINGENT BUSINESS LIABILITY				1.00
ACCOUNT NO  SUN BELT RENTALS P.O. BOX 409211 ATLANTA, GA 30384-9211			CONTINGENT BUSINESS LIABILITY				591.58
ACCOUNT NO <b>676MOR700430</b>  TAHOMA ANESTHESIOLOGY CONSULT. P.O. BOX 34940 SEATTLE, WA 98124-1940		J	GOODS/SERVICES				225.00
ACCOUNT NO <b>6035-3202-0473-4097</b>  THE HOME DEPOT P.O. BOX 689100 DES MOINES, IA 50368-9100		J	GOODS/SERVICES				1,910.16
ACCOUNT NO  TICOR TITLE OF NORTHERN NEVADA 5441 KIETZKE LN. RENO, NV 89511		J	GOODS/SERVICES				1.00

Sheet no 30 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ 2,728.74
Total >	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **JOHN E. MORROS TERESA M. MORROS**Case No. **09-50043**

Debtors

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM: IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO						130.00
TOP COAT P.O. BOX 2776 SPARKS, NV 89431		CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO 145-C-C						10,604.51
TRIPLE J, LLC C/O NEVADA COMMERCIAL SERVICES 5555 KIETZKE LANE SUITE 150 RENO, NV 89511		CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO 1693329		J				280.55
TRUCKEE MEADOWS WATER C/O BUSINESS & PROFESSIONAL COLL. P.O. BOX 872 RENO, NV 89504		GOODS/SERVICES				
ACCOUNT NO						3,479.00
UNDELIVERABLE CAPPINI CONSTRUCTION P.O. BOX 61328 RENO, NV 89506		CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO 144-46480091		J				220.54
UTAH VALLEY REGIONAL MEDICAL 1034 N. 500 WEST PROVO, UT 84604		GOODS/SERVICES				

Sheet no. 31 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal &gt; \$ 14,714.60

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROSCase No. 09-50043

Debtors

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO							18,519.50
VALLEY CONCRETE CO. 601 S. 15TH STREET SPARKS, NV 89431			CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO 087052113700001		J					227.10
VERIZON WIRELESS C/O SKO BRENNER CO. 40 DANIEL ST. FARMINGDALE, NY 11735			GOODS/SERVICES				
ACCOUNT NO		J					1.00
WALDREN, STEVE 480 WAY BALE DRIVE SPARKS, NV 89436			POTENTIAL CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO				X	X	X	1.00
WALKER, JOE AND CAROL 560 HAY BALE DRIVE SPARKS, NV 89436			POTENTIAL CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO 5051		J					8,072.62
WASHINGTON MUTUAL P.O. BOX 660487 DALLAS, TX 75266-0487			GOODS/SERVICES				

Sheet no. 32 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal &gt;

\$ 26,821.22

Total &gt;

\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						16,587.06
WASHOE BUILDING SUPPLY 1479 HYMER AVE. SPARKS, NV 89431		CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO.						2,060.17
WASHOE COUNTY UTILITIES P.O. BOX 30085 RENO, NV 89520		UTILITY SERVICE CONTINGENT BUSINESS LIABILITY				
ACCOUNT NO. 10040805-20060693	J					278.55
WASHOE COUNTY UTILITIES P.O. BOX 30085 RENO, NV 89520-3085		GOODS/SERVICES				
ACCOUNT NO. 8902	J					1,300.00
WELLS FARGO FINANCIAL P.O. BOX 98798 LAS VEGAS, NV 89193-8798		GOODS/SERVICES				
ACCOUNT NO. 8685	J					1,554.00
WENDOVER AMBULANCE P.O. BOX 2530 WENDOVER, NV 89883		GOODS/SERVICES				

Sheet no. 33 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **21,779.78**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO			CONTINGENT BUSINESS LIABILITY				627.54
WESTERN ENERGETIX 2360 LINDBERGH STREET AUBURN, CA 95602							
ACCOUNT NO			CONTINGENT BUSINESS LIABILITY				-70.54
WESTERN NEVADA SUPPLY P.O. BOX 31001-1161 PASADENA, CA 91110-1161							
ACCOUNT NO			CONTINGENT BUSINESS LIABILITY				2,023.00
WESTERN SHOWER DOOR 4140 BUSINESS CENTER DRIVE FREMONT, CA 94538-6354							
ACCOUNT NO			CONTINGENT BUSINESS LIABILITY				1,856.01
WHITE CAP 1600 GREG STREET SPARKS, NV 89431							
ACCOUNT NO		J	GOODS/SERVICES				422.37
WILLIAM V. CONRAN, M.D. P.O. BOX 50576 SPARKS, NV 89435							

Sheet no. 34 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **4,858.38**

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO		J	POTENTIAL CONTINGENT BUSINESS LIABILITY	X	X	X	1.00
WONG, WARD AND ESTER 465 HAY BALE DRIVE SPARKS, NV 89436							
ACCOUNT NO			CONTINGENT BUSINESS LIABILITY				20,627.83
YOUNG'S FLOORING P.O. BOX 4608 SPARKS, NV 89432							

Sheet no. 35 of 35 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal	\$ 20,628.83
Total	\$ 9,251,373.23

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re: JOHN E. MORROS TERESA M. MORROS  
DebtorsCase No. 09-50043  
(If known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.



B6H (Official Form 6H) (12/07)

In re: **JOHN E. MORROS TERESA M. MORROS**Case No. **09-50043**

Debtors

(If known)

**SCHEDULE H - CODEBTORS**☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
J.E. MORROS CONSTRUCTION 10 MAC ROAD SPARKS, NV 89436	NATIONWIDE FUNDING, LLC (FINANCIAL PACIFIC) 3455 S. 344TH WAY P.O. BOX 4568 FEDERAL WAY, WA 98063
J.E. MORROS CONSTRUCTION, INC. 10 MAC ROAD SPARKS, NV 89436	NATIONWIDE FUNDING, LLC (PAWNEE LEASING) 390 W. ADAMS #510 CHICAGO, IL 60606

B6I (Official Form 6I) (12/07)

In re **JOHN E. MORROS TERESA M. MORROS**Case No. **09-50043**

Debtors

(If known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Son</b>	AGE(S): <b>17</b>
Employment:	DEBTOR	SPOUSE
Occupation	<b>Unemployed</b>	<b>Network Marketing</b>
Name of Employer		<b>Self-employed</b>
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <u>0.00</u>	\$ <u>520.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>0.00</u>	\$ <u>520.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>0.00</u>	\$ <u>520.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify) <b>Unemployment comp.</b>	\$ <u>1,120.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>1,120.00</u>	\$ <u>0.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>1,120.00</u>	\$ <u>520.00</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>1,640.00</u>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

**NONE**

In re JOHN E. MORROS TERESA M. MORROS

## Debtors

Case No. 09-50043

(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	800.00
---	----	--------

a. Are real estate taxes included?      Yes      \_\_\_\_\_      No      ✓

b. Is property insurance included? Yes            No   ✓  

2. Utilities: a. Electricity and heating fuel	\$ 300.00
---	-----------

b. Water and sewer	\$	0.00
--------------------	----	------

c. Telephone	\$	<u>76.91</u>
--------------	----	--------------

d. Other	Cell phones and trash	.	\$	236.00
----------	-----------------------	---	----	--------

3. Home maintenance (repairs and upkeep)	\$	0.00
--	----	------

4. Food	\$	<u>400.00</u>
---------	----	---------------

5. Clothing	\$	25.00
-------------	----	-------

6. Laundry and dry cleaning	\$	<u>21.00</u>
-----------------------------	----	--------------

7. Medical and dental expenses	\$	<b>25.00</b>
--------------------------------	----	--------------

8. Transportation (not including car payments)	\$	300.00
--	----	--------

9 Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
--	----	--------

10. Charitable contributions	\$	0.00
------------------------------	----	------

11. Insurance (not deducted from wages or included in home mortgage payments) \_\_\_\_\_.

a. Homeowner's or renter's	\$	0.00
----------------------------	----	------

b. Life	\$	0.00
---------	----	------

c. Health	\$	880.00
-----------	----	--------

d. Auto	\$	531.00
---------	----	--------

e. Other	\$	0.00
----------	----	------

12. Taxes (not deducted from wages or included in home mortgage payments)

(Specify)	\$	0.00
-----------	----	------

13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)

a. Auto	\$	1,195.85
---------	----	----------

b. Other	\$	0.00
----------	----	------

14. Alimony, maintenance, and support paid to others	\$	0.00
--	----	------

15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
---	----	-------------

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
--	----	-------------

17. Other	€	0.00
-----------	---	------

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 4,940.76

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

## 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	1,640.00
--	----	----------

b. Average monthly expenses from Line 18 above	\$	<u>4,940.76</u>
--	----	-----------------

c. Monthly net income (a. minus b.)	\$	<u>-3,300.76</u>
-------------------------------------	----	------------------

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re JOHN E. MORROS TERESA M. MORROS

Debtors

Case No. 09-50043

(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 51 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 2-5-09

Signature: John E. Morros  
JOHN E. MORROS

Date: 2/5/09

Signature: Teresa M. Morros  
TERESA M. MORROS

(Joint Debtor, if any)

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court  
District of Nevada  
Reno Division**

In re **JOHN E. MORROS TERESA M. MORROS**

Debtors

Case No. **09-50043**Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 105,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ 105,000.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,640.00
Average Expenses (from Schedule J, Line 18)	\$ 4,940.76
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	\$ 1,462.67

**United States Bankruptcy Court  
District of Nevada  
Reno Division**

In re JOHN E. MORROS TERESA M. MORROS  
Debtors

Case No. 09-50043  
Chapter 7

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$436,013.34</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$ 105,000.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$</b>
4. Total from Schedule F		<b>\$9,251,373.23</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$9,687,386.57</b>